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Patent

Attorney's Docket No. 032668-006

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of )  
Daniel I. FLITCROFT et al. ) Group Art Unit: 2768  
Application No.: 09/506,830 ) Examiner: Unassigned  
Filed: February 18, 2000 )  
For: CREDIT CARD SYSTEM AND )  
METHOD )

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**SECOND REQUEST FOR CORRECTED OFFICIAL FILING RECEIPT**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Enclosed is a copy of the Official Filing Receipt marked in red to show corrections that are needed. The corrections are as follows.

Delete the information in the Continuing Data as Claimed by Applicant section, and insert in its place the following:

- (1) - **- THIS APPLICATION IS A CIP OF 09/235,836 01/22/1999**  
**WHICH CLAIMS BENEFIT OF 60/147,153 08/04/1999**  
**AND CLAIMS BENEFIT OF 60/144,875 07/20/1999**  
**AND CLAIMS BENEFIT OF 60/134,027 05/13/1999**  
**AND CLAIMS BENEFIT OF 60/120,747 02/18/1999- .**
- (2) **Delete the Foreign Applications section.**

Issuance of a corrected Official Filing Receipt is respectfully requested.

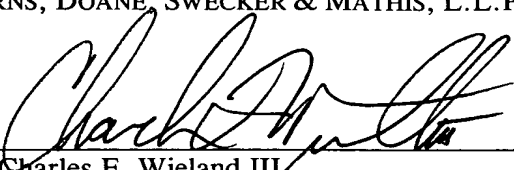
- [X] This Request for Corrected Official Filing Receipt is being filed to correct a Patent Office error. No fee is required. Enclosed is a copy of first page of the Application filed on February 18, 2000, showing the correct information was timely submitted.

[ ] The \$25.00 (576) fee required under 37 C.F.R. § 1.19(h) to correct an Official Filing Receipt due to applicant error: [ ] is enclosed; [ ] is authorized to be charged to Deposit Account No. 02-4800 and this paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By:

  
Charles F. Wieland III  
Registration No. 33,096

P.O. Box 1404  
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Date: May 31, 2000

## FILING RECEIPT



\*OC000000005077444\*

UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark OfficeAddress: ASSISTANT SECRETARY AND  
COMMISSIONER OF PATENT AND TRADEMARKS  
Washington, D.C. 20231

APPLICATION NUMBER	FILING DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	DRAWINGS	TOT CLAIMS	IND CLAIMS
09/506,830	02/18/2000	2768	786	032668-006	16	21	4

21839  
BURNS DOANE SWECKER & MATHIS  
P O BOX 1404  
ALEXANDRIA, VA 223131404

Date Mailed: 04/26/2000

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Receipt is acknowledged of this nonprovisional Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Customer Service Center. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the PTO processes the reply to the Notice, the PTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

## Applicant(s)

Daniel I Flitcroft, Dublin, IRELAND;  
Graham O' Donnell, Dublin, IRELAND;

## Continuing Data as Claimed by Applicant

*omit*  
THIS APPLICATION IS A CIP OF 09/235,836 01/22/1999  
WHICH CLAIMS BENEFIT OF 60/099,614 09/09/1998  
AND CLAIMS BENEFIT OF 60/098,175 08/26/1998  
AND CLAIMS BENEFIT OF 60/092,500 07/13/1998

THIS APPLICATION IS A CIP OF 09/235,836 01/22/1999  
WHICH CLAIMS BENEFIT OF 60/147,153 08/04/1999  
AND CLAIMS BENEFIT OF 60/144,875 07/20/1999  
AND CLAIMS BENEFIT OF 60/134,027 05/13/1999  
AND CLAIMS BENEFIT OF 60/120,747 02/18/1999

## Foreign Applications

*omit*  
IRELAND S98 0458 06/15/1998  
IRELAND S98 0346 05/07/1998  
IRELAND S98 0223 03/25/1998

If Required, Foreign Filing License Granted 04/26/2000

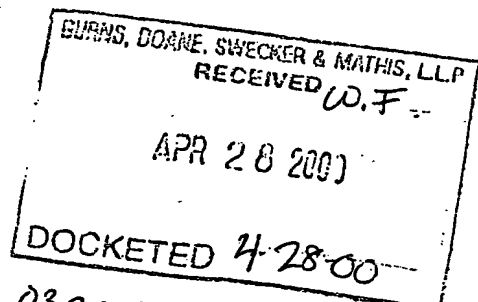
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## Title

Credit card system and method

## Preliminary Class

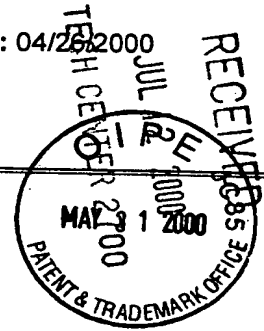
705

032668-006.001  
Orbis Patents Ltd.  
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Data entry by : SASFAI, DAVID

Team : OIPE

Date: 04/26/2000



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**PLEASE NOTE the following information about the Filing Receipt:**

- The articles such as "a," "an" and "the" are not included as the first words in the title of an application. They are considered to be unnecessary to the understanding of the title.
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- The title may be truncated if it consists of more than 600 characters (letters and spaces combined).
- The docket number allows a maximum of 25 characters.
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Any corrections that may need to be done to your Filing Receipt should be directed to:

Assistant Commissioner for Patents  
Office of Initial Patent Examination  
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Washington, DC 20231



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Patent

Att'y Dkt. No. 032668-006

## CREDIT CARD SYSTEM AND METHOD

This application is a continuation-in-part of U.S. Non-Provisional Application No. 09/235,836 filed January 22, 1999. This application claims the benefit of U.S. Provisional Application No. 60/120,747 filed February 18, 1999; U.S. Provisional Application No. 60/134,027 filed May 13, 1999; U.S. Provisional Application No. 60/144,875 filed July 20, 1999 and U.S. Provisional Application No. 60/147,153 filed August 4, 1999, the entire contents of each of which are incorporated by reference herein.

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### BACKGROUND

#### 10 1. Field of the Invention

This invention relates to a credit card system and method, and more particularly, to a credit card system and method offering reduced potential of credit card number misuse.

#### 2. Related Art

15 The development of retail electronic commerce has been relatively slow in spite of the perceived demand for such trade. The single greatest deterrent to the expansion of retail electronic commerce is the potential for fraud. This potential for fraud has been a major concern for the credit card companies and financial institutions as well as the customers and the providers of the goods and services.

20 The former are concerned about fraud because essentially the financial institutions have to bear the initial cost of the fraud. Additionally, the credit card companies have an efficient credit card system which is working well for face to face transactions, i.e., "card present" transactions where the credit card is physically presented to a trader and the trader can obtain the credit card number,

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Bib Data Sheet


**UNITED STATES DEPARTMENT OF  
COMMERCE**
**Patent and Trademark Office**

 Address: COMMISSIONER OF PATENTS AND TRADEMARKS  
Washington, D.C. 20231

<b>SERIAL NUMBER</b> 09/506,830	<b>FILING DATE</b> 02/18/2000 <b>RULE</b> -	<b>CLASS</b> 705	<b>GROUP ART UNIT</b> 2768	<b>ATTORNEY DOCKET NO.</b> 032668-006
<b>APPLICANTS</b> Daniel I Flitcroft, Dublin, IRELAND; Graham O' Donnell, Dublin, IRELAND;				
<b>** CONTINUING DATA *****</b> THIS APPLICATION IS A CIP OF 09/235,836 01/22/1999 WHICH CLAIMS BENEFIT OF 60/147,153 08/04/1999 AND CLAIMS BENEFIT OF 60/144,875 07/20/1999 AND CLAIMS BENEFIT OF 60/134,027 05/13/1999 AND CLAIMS BENEFIT OF 60/120,747 02/18/1999				
<b>** FOREIGN APPLICATIONS *****</b>				
<b>IF REQUIRED, FOREIGN FILING LICENSE</b> <b>GRANTED ** 04/26/2000</b> -				
Foreign Priority claimed <input checked="" type="checkbox"/> yes <input type="checkbox"/> no 35 USC 119 (a-d) conditions <input checked="" type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> Met after met Verified and <u>CGRHAM</u> Acknowledged <u>EG</u> Examiner's Signature Initials		<b>STATE OR COUNTRY</b> IRELAND	<b>SHEETS DRAWING</b> 16	<b>TOTAL CLAIMS</b> 21  <b>INDEPENDENT CLAIMS</b> 4
<b>ADDRESS</b>  21839				
<b>TITLE</b> Credit card system and method				
<b>FILING FEE RECEIVED</b> 916	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees ( Filing ) <input type="checkbox"/> 1.17 Fees ( Processing Ext. of time ) <input type="checkbox"/> 1.18 Fees ( Issue ) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit	